

WE CLAIM:

1. A method for on-the-spot processing of credit applications at at least one site remote from a credit headquarters, said method using human resources at said headquarters and comprising the stages of:

- (a) entering personal data of a credit applicant at a remote site;
- 5 (b) transmitting the entered personal data of a credit applicant at a remote site to the credit headquarters;
- (c) analysing said personal data at said credit headquarters and deciding the credit application while the applicant is substantially at the remote site; and
- (d) thereafter transmitting the decision to the remote site and generating a computer  
10 file with the personal data and credit data, said computer file including at least one scanned image;
- (e) storing said computer file in a computer storage means in said credit headquarters.

2. A method according to claim 1, wherein said step (a) of entering data includes scanning at least part of an identity document of the applicant to obtain a document image and storing said image in a file of the terminal.

3. A method according to claim 1, wherein said stages (a) a (d) comprise the steps of:

- (i) entering personal data of a credit applicant and storing the same in a computer terminal at a remote site;
- 5 (ii) using a program to check whether the stored data fulfill a predetermined list of data requirements sufficient, at least, for checking the credit aptitude and eventually display a message on a terminal screen in the event data is missing;
- (iii) eventually repeating the preceding steps until said list of requirements is complete;
- (iv) generating, in response to said check being successful, a credit application message  
10 with the stored data and images and transmit the same from the terminal at said remote site to said credit headquarters;

- (v) checking, at said credit headquarters, the aptitude of the applicant for the credit and decide on the grant or rejection of the credit as a function of said check;
- (vi) transmitting a message to said terminal at the remote site with information on said  
15 decision on the credit and
- (vii) in case of a decision to grant, generating and printing a contract document at the terminal for the applicant to sign.

4. A method according to claim 3, wherein said step (i) of entering data includes entering in the identification of the applicant and scanning at least part of an identity document of the applicant to obtain a document image and storing said image in a file of the terminal in association with said identification data.

5. A method according to claim 4, wherein said step (i) includes displaying a multiple-choice menu of applicant activity profiles selecting an applicant profile from said multiple-choice menu, and said step (ii) includes using said selected profile for selecting and displaying a checklist from a plurality of predetermined checklists of  
5 documents required for imaging.

6. A method according to claim 5, wherein said multiple-choice profile menu includes employee, self-employed, retired or bank-cardholder.

7. A method according to claim 5, wherein said program executes step (iii) to return to step (ii) in response to detecting an incomplete selected checklist, thereby only enabling proceeding to said step (iv) of generating said credit application message in response to a complete selected checklist.

8. A method according to claim 5, wherein said checking step (v) includes checking each scanned document against said selected profile-dependent checklist and returning to step (ii) in response to finding at least one scanned document not matching said selected checklist.

9. A method according to claim 8, wherein said checking step (v) further includes displaying said selected profile-dependent checklist and said scanned

document at the same time in side-by-side split windows of a headquarter terminal screen.

10. A method according to claim 8, wherein said checking step (v) further precludes said step (vi) from transmitting a message conveying a decision to grant said credit until said selected profile-dependent checklist of scanned document is completed at said headquarter terminal screen.

11. A method according to claim 5, wherein said checking step (v) includes viewing each scanned document to look for evidence of fraud or tampering.

12. A method according to claim 3, further comprising the additional steps of: (viii) scanning said contract document to obtain an image thereof and (ix) transmitting this image in a file of the terminal.

13. A method according to claim 3, wherein the step (v) of checking the aptitude comprises looking up a data base of persons inhibited from financial operations, using personal data of the applicant to determine whether the applicant is inhibited from financial operations and generating a message of aptitude for said credit  
5 according to said determination of inhibition.

14. A method according to claim 13, wherein said data base is external to said credit headquarters.

15. A method according to claim 13, wherein said step (i) of entering data comprises typing minimum data of identification of the applicant necessary for checking the credit aptitude and in said step (vii) entering the remaining data of the applicant to complete the required data lista in the event said credit is granted.

16. A method according to claim 3, wherein said step (vii) further includes printing a card or a temporary credit letter at the remote site including credit amount.

17. A method according to claim 3, wherein said step (vii) further includes printing a welcome letter.

18. A method according to claim 1, wherein said stages (a) to (d) comprise the steps of:

- 5 (i) entering personal data of a credit applicant at a computer terminal in a remote site according to a predetermined list of data requirements sufficient for a check on credit aptitude;
- (ii) obtaining, by means of a communication between servers with a data base of persons inhibited from financial operations, information from said data base on whether said personal data of the applicant is linked to a person which has been inhibited from financial operations and for said credit;
- 10 (iii) in case of inhibition, rejecting and terminating the processing of the credit application;
- (iv) in case of no inhibition, continuing with the processing of the credit application by completing the entry of personal data of the applicant and scanning at least part of an identity document of the applicant to obtain a document image and storing said  
15 image in a file of the terminal in association with said identification data;
- (v) generating a credit application message with the stored data and images and transmitting the same from the terminal at said remote site to said credit headquarters;
- (vi) checking at said credit headquarters the aptitude of the applicant for the credit and deciding the credit application whether to grant the credit as a function of said  
20 check;
- (vii) transmitting from said credit headquarters to said terminal of the remote site a message with information on said decision on the credit;
- (viii) generating a document on credit conditions at the terminal;
- (ix) having the applicant sign said document on credit conditions;
- 25 (x) scanning said document on credit conditions signed by the applicant at the remote site;

(xi) creating a digital file with the personal data of the applicant and the scanned images and thereafter transmitting the same to a storage means at said credit headquarters.

19. A method according to claim 1, wherein said remote site is a point of sales.

20. A method according to claim 1, wherein upon finishing said stage (b) of transmitting, said credit headquarters retransmits to said remote site an estimated time for completing said stage (c) of analysing and deciding, which is calculated as a function of predetermined parameters including the quantity of credit applications  
5 under analysis.

21. A method according to claim 1, further comprising counting time elapsed from the start of said stage (b) of transmitting to the headquarters and until said stage (d) of transmitting back to the remote site.

22. A method according to claim 21, wherein said stage (c) further includes displaying said elapsed time on a computer terminal at a remote site.

23. A method according to claim 22, wherein said stage (c) further includes displaying said elapsed time on said computer terminal at a remote site using at least two different colour codes depending on predetermined elapsed time thresholds.

24. A method according to claim 21, further including displaying an alarm window on a computer terminal at said headquarters in response to said elapsed time exceeding a predetermined threshold.

25. A method according to claim 24, wherein said alarm window display comprises maximizing a window on said headquarter computer terminal, said maximized window including message and remote site identification data.

26. A method according to claim 21, wherein said elapsed time does not exceed twenty minutes in at least 99% of the cases.

27. A method according to claim 1, wherein said stage (c) said analysis comprises checking whether the customer has not been reported as defaulted in debt repayment by other entities and credit ammounts with others entities and the said decision includes setting a limit to the credit to be granted as a function of the existence  
5 of said credit amounts.

28 A method according to claim 1, wherein said transmissions between the credit headquarters and the remote site are channelled via internet.

29. A method according to claim 28, further comprising providing a web-site at said credit headquarters and wherein said transmissions from the remote site are channelled to said web-site.

30. A system for real-time processing of credit applications using means and human resources at a credit headquarters and a plurality of sales sites generally remote from said headquarters, said system means and comprising:

computer terminal means at each sales site, said computer terminal means including  
5 a printer, a monitor screen and a keyboard for an operator at said sales site to enter personal data of a credit applicant, said personal data including an identity and a profile defining a profession or professional activity of said credit applicant,

scanner means at each sales site for obtaing and storing images of personal  
10 documents provided by said credit applicant,

memory means for storing a plurality of predetermined checklists of applicant documents required to be scanned as a function of predetermied applicant profiles

program means for using said entered applicant profile to select one of said checklist from said plurality of checklists and displaying the selected checklist on said  
15 sales-site screen for said operator to tick each required document as the document is imaged,

telecommunications means for transmitting forward messages containing said entered personal data and images of said scanned documents to said headquarters, program means for inhibitting said telecommunications means from transmitting said forward messages in response to any one tick missing on said checklist, 20 computer terminal means at said headquarters linked to said telecommunications means for receiving said forward messages from said remote sales-site computer terminal means, said headquarters computer terminal means including a monitor screen for displaying said checklist and each imaged document contained in said forward message and a keyboard for a trained credit officer at said headquarters 25 to view each displayed imaged document and tick it off said checklist, program means for generating a return message upon said officer completing all ticks on said checklist and rendering a decision to one of approving, rejecting, limitting or withholding said credit application, said telecommunications means 30 transmitting said return message to computer terminal means at the site from which said forward message was trasmitted, and program means for receiving said return message at said sales-site computer terminal means and enabling said sales-site printer to print a card or voucher with credit amount information in response to said return message containing an approval decision. 35

31. A system according to claim 30, further comprising program means for estimating a processing time in response to said telecommunications means transmitting said forward message to said headquarters and displaying said time on said sales-site monitor screen.

32. A system according to claim 31, further comprising:

program means for queuing forward messages in the order in which said forward messages are received via said telecommuications means, and

program means for regularly computing an average average headquarter processing  
5 time based on time elapsed between respective transmissions of said forward and  
corresponding return messages; and

wherein said time-estimating program means includes an algorithm based on the  
number of forward messages in said queue and said average headquarter  
processing time.

33. A system according to claim 32, wherein said sales-site computer terminal  
is adapted to display a table in a minimized window on said sales-site monitor screen,  
said table containing status information including said elapsed time associated with  
each application for which a forward message was sent and a return message is  
5 awaited.

34. A system according to claim 33, wherein said table includes colour codes  
and said sales-site computer terminal is adapted to change a colour code of a said  
application in response to said elapsed time associated therewith exceeding at least one  
predetermined threshold.

35. A system according to claim 32, further comprising program means for  
comparing elapsed times against at least one predetermined threshold and opening a  
window on said headquarters monitor screen to display status information on the  
associated credit application each time a said elapsed time exceeds said at least one  
5 predetermined threshold.

36. A system according to claim 30, wherein said telecommunications means is  
further linked to a data-base containing defaulter identity information, said system  
further comprising means for looking up said data-base using said entered applicant  
identity and returning a credit rejection message in the event said identity is found in  
5 said data-base.